

LETTER OF DEMAND

	AMOUNT S\$
LUMP SUM REPAIR	\$4,000.00
LOSS OF USE - FROM 27/02/2020 - 06/03/2020 08 WORKING DAYS @ \$160 PER DAY	\$1,280.00
LTA Search Fee	\$7.45



E. & O.E.

TOTAL S\$:

\$5,287.45

LETTER OF AUTHORITY & INDEMNITY

In the matter of an accident involving motor vehicles SKV 2390 P
3 SHD 6507 A

I/We, Ng Wei Lun (NRIC) 59320799 A
of APT BUK 43A SIMU DRIVE #03-193 (S) 381043
am/are the registered owner of vehicle no. SKV 2390 P at the material
time of accident.

I/We hereby authorize Detail Lab to proceed with the repairs to the
damages caused to my/our vehicle in the above accident in accordance with the
recommendations and advice of the licensed motor adjuster appointed by the
insurers or by us on my/our behalf.

I/We further authorize you to appoint solicitors to demand, claim and if necessary,
to use my/our name to commence legal proceedings for the above purpose.

I/We further agreed to fully co-operate and to undertake without hesitation and
reservation all assistance that you or my/our solicitors may require from me/us
for the purpose of making the claim, including attending all meetings and court
hearings in connection with my/our claim.

I/We hereby declare that I/we will always remain and be liable to you for the cost
or repairs to my/our said vehicle and other incidental expenses. In the event that
my/our claims are unsuccessful or partially successful or are dismissed due to
any wilful misrepresentation or withholding of material facts as well as failure to
execute the discharge vouchers on request, I/we hereby undertake to reimburse
you the full repair costs or any portion of the same that cannot be recovered
including loss of use, surveyor fees, legal fees and disbursements if necessary.

I/We irrevocably authorize Mr Yap Soon Huat of the
repairers to sign all discharge voucher/indemnity forms and all necessary
documents in connection with and arising out of the above claim.

Dated the 26 day of February 20 20

NG WEI LUN

Name/Signature

DISCHARGE RECEIPT

CLAIM REFERENCE : D20001204MFSH
ACCIDENT DATE : 25/02/2020
ACCIDENT LOCATION : GEYLANG SERAI ROAD
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : MUHAMMAD ONG ABDULLAH
INSURED VEHICLE : SHD 6507A
INVOLVED PARTY : SKV 2390P
SETTLEMENT SUM : \$ 4,427.45

**Without Prejudice
to any claim for
personal injury**


I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,

2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT : NG WEI LUN



Signature and Date :

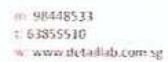
24.06.2020

WITNESS :

Yap Joon Huat
S77057932

Signature and Date :

24.06.2020



FBI Lab Report #07-03/04 S415875

INVOICE: DL/1504155
DATE: 20/04/2020
VEHICLE NO.: SKV2390P
MAKE/MODEL: MB CLA180
CHASSIS/ENGINE NO.:
DATE OF ACCIDENT: 25/02/2020
CLAIM NO.:
YOUR REFERENCE:
POLICY NO:

AMOUNT S\$

\$4,000.00



L. & O.E.

TOTAL S\$:

\$4,000.00

DETAIL LAB



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 26 Feb 2020 / 15:58:37

Receipt Date/Time : 26 Feb 2020 / 15:58:37

Tax Invoice/Receipt

Receipt No. : ITNET-00000-200226-002548

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHD6507A				
As at 25 Feb 2020/17:30:00				
Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED				
1	Insurance Enquiry - SHD6507A Enquiry Fee 20200226155555809974	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	xxxxxxxxxxxx9600	Credit Card: Visa/MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

RE: [MANDATE REQUEST] Re: [EXPRESS SETTLEMENT VIA LKK] Claim No: D20001204MFSH // ACCIDENT INVOLVING SHD 6507A AND SKV 2390P ON 25/02/2020

Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Thu 6/11/2020 4:27 PM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Joanne Yong <Joanneyong@msfirstcapital.com.sg>

Hi Asher,

Please proceed with the proposed amount.

Good Day,

**Cathan Heng Ding Chao,
Motor Claims Department**

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
A Member of MS&AD Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.

We appreciate your kind understanding. Stay safe.

From: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>

Sent: Wednesday, 20 May 2020 2:04 pm

To: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>; Joanne Yong <Joanneyong@msfirstcapital.com.sg>

Subject: [MANDATE REQUEST] Re: [EXPRESS SETTLEMENT VIA LKK] Claim No: D20001204MFSH // ACCIDENT INVOLVING SHD 6507A AND SKV 2390P ON 25/02/2020

Your ref : **D20001204MFSH**

Our ref : CC4/FCI20003353/Hea3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured changed lane and hit third party vehicle.

Basing on the reports of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

We seek your approval to offer repairer " **DETAIL LAB** " at **\$ 4,427.45 (all-in)**.

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The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 11,753.00	\$ 4,000.00
2. Loss of Use (8days x \$160)	\$ 1,280.00	\$ 420.00 (7days x \$60)
3. LTA Search Fee	\$ 7.45	\$ 7.45
Total		<u>\$ 4,427.45</u>

Surveyor recommended 5days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly let us have your approval / instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

From: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Sent: Wednesday, May 20, 2020 11:44 AM

To: Joanne Yong <JoanneYong@msfirstcapital.com.sg>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Subject: RE: [EXPRESS SETTLEMENT VIA LKK] Claim No: D20001204MFSH // ACCIDENT INVOLVING SHD 6507A AND SKV 2390P ON 25/02/2020

Hi Asher,

Video footage by IV is up and liability is clear, please proceed with Express settlement.

Good Day,

**Cathan Heng Ding Chao,
Motor Claims Department**

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3848/EXT:104| Fax No. : 6507 3849 |Email: HengDingChao@msfirstcapital.com.sg |Company Regn. No. 195000106C
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Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

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As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner.

We appreciate your kind understanding. Stay safe.

From: Joanne Yong <JoanneYong@msfirstcapital.com.sg>

Sent: Monday, 18 May 2020 5:58 pm

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Heng Ding Chao <HengDingChao@msfirstcapital.com.sg>

Subject: RE: [EXPRESS SETTLEMENT VIA LKK] Claim No: D20001204MFSH // ACCIDENT INVOLVING SHD 6507A AND SKV 2390P ON 25/02/2020

Dear Asher,

We have already received LOD from the TP.

Dear Ding Chao,

FYA-

Thank you
Regards,

Joanne Yong
Motor Claim Department



Change of email address

joanneYong@msfirstcapital.com.sg

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 | Fax No. : 6507 3849 |
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We appreciate your kind understanding. Stay safe.

From: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>
Sent: Wednesday, 13 May 2020 3:26 pm
To: Joanne Yong <JoanneYong@msfirstcapital.com.sg>
Subject: [EXPRESS SETTLEMENT VIA LKK] Claim No: D20001204MFSH // ACCIDENT INVOLVING SHD 6507A AND SKV 2390P ON 25/02/2020

Claim No: D20001204MFSH

LKK Ref: CC4/FCI20003353/Hea3q2

Dear Sir/Madam,

ACCIDENT INVOLVING SHD 6507A AND SKV 2390P ON 25/02/2020

-

We refer to the above matter.

Enclosed for your perusal is:

- Preliminary Advice
- Third party marked estimate

Kindly advise if we can process with express settlement.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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